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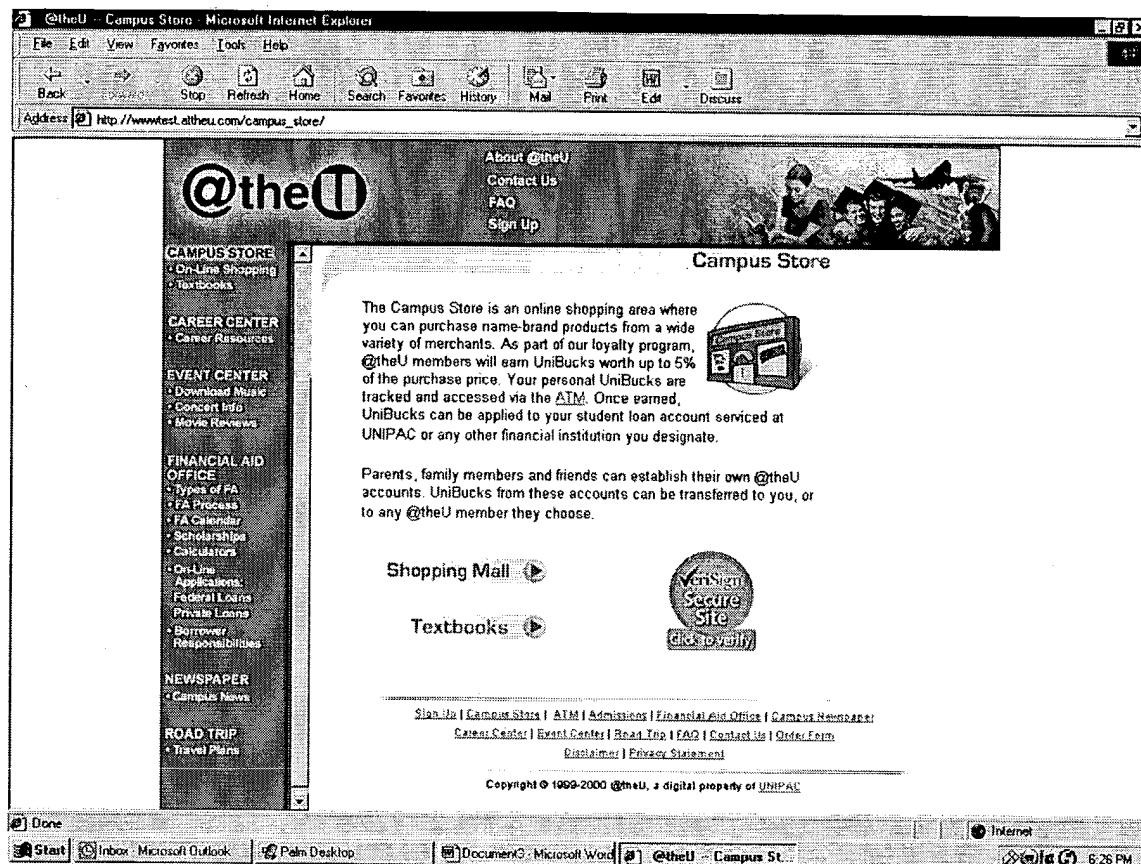
@theU UniBucks Process

The screenshot shows a Microsoft Internet Explorer window displaying the @theU UniBucks Process homepage. The address bar shows the URL: <http://www.athetu.com/>. The page features a banner with the text "Welcome to @theU" and "Earn as you learn...". A sidebar on the left includes links for "About @theU", "Privacy Statement", "FAQ", "Sign Up", and "Contact Us". A "VeriSign Secure Site" logo is present. The main content area is titled "Services" and lists several categories with icons: "Campus Store" (Online Shopping, Textbooks), "Event Center" (Download Music, Concert Information, Movie Reviews), "ATM" (UniBucks Account, Apply UniBucks), "Campus Newspaper" (Campus News), "Financial Aid Office" (Online Apps, Scholarship Search, Calculators, FA Info), "Career Center" (Career Resources), "Admissions" (Test Prep, College Search), and "Road Trip" (Travel Plans). A "First time visitors—sign up! It's free!" link is available. A "Log in to access the Campus Store and ATM!" section includes "Username" and "Password" fields. The bottom of the page includes a navigation bar with links to "Sign Up", "Campus Store", "ATM", "Admissions", "Financial Aid Office", and "Campus Newspaper". The taskbar at the bottom shows various open applications including Microsoft Out, Palm Desktop, Microsoft Word, Microsoft Excel, and Internet Explorer.

@theU Homepage

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@theU UniBucks Process



The Campus Store is an online shopping area where you can purchase name-brand products from a wide variety of merchants. As part of our loyalty program, @theU members will earn UniBucks worth up to 5% of the purchase price. Your personal UniBucks are tracked and accessed via the [ATM](#). Once earned, UniBucks can be applied to your student loan account serviced at UNIPAC or any other financial institution you designate.

Parents, family members and friends can establish their own @theU accounts. UniBucks from these accounts can be transferred to you, or to any @theU member they choose.

Shopping Mall 

Textbooks 

 [Click to Verify](#)

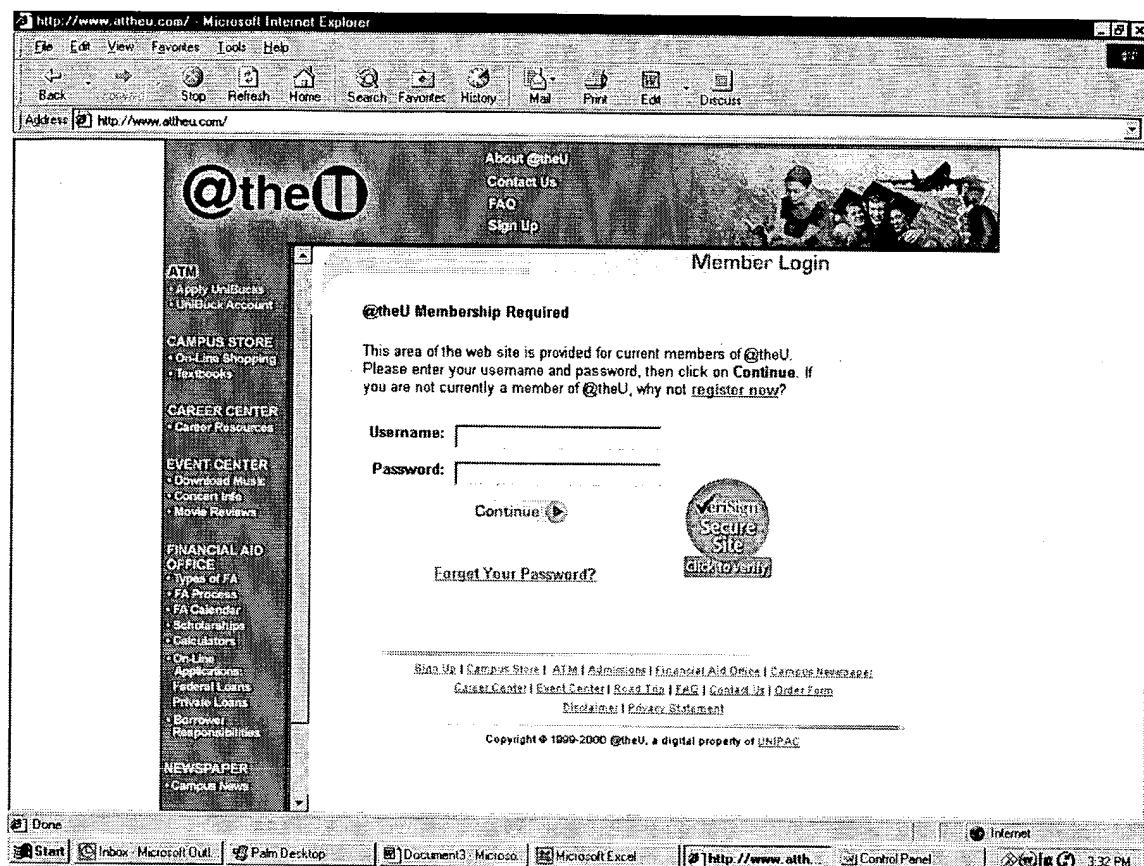
[Sign In](#) | [Campus Store](#) | [ATM](#) | [Admissions](#) | [Financial Aid Office](#) | [Campus Newspaper](#)
[Career Center](#) | [Event Center](#) | [Road Trip](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#)
[Disclaimer](#) | [Privacy Statement](#)

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Campus Store: @theU members can purchase name-brand products from a wide variety of merchants through the Shopping Mall and Textbook area in the Campus Store. Members will earn up to 5% of the purchase price in UniBucks. UniBucks can be applied to reduce their current or future student loan obligation at UNIPAC or any other servicer.

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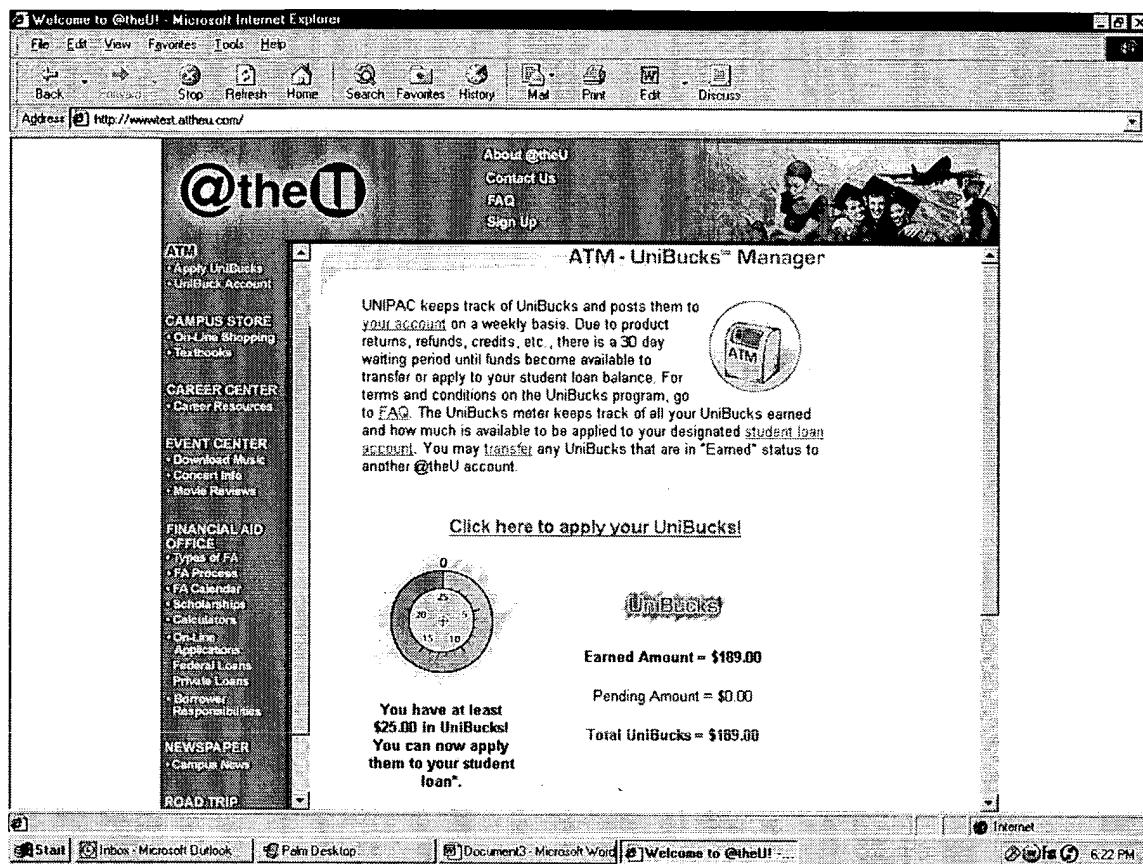
@theU UniBucks Process



Members are required to sign in to access the ATM.

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@theU UniBucks Process



ATM UniBucks Manager: Members can view their UniBucks account, student loan account, transfer UniBucks and view Frequently Asked Questions.

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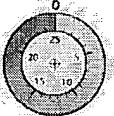
@theU UniBucks Process

The UniBucks account keeps track of your @theUSM Campus Store purchase history. UniBucks, pending and actual, are displayed here.

Merchant	Date	Amount	Rate	UniBucks	Status
The Store	1/10/00	\$4,000.00	5.0%	\$200.00	Earned
test26	2/18/00	\$20.00		\$20.00	Transfer
test26	2/18/00	\$19.00		\$19.00	Transfer
Transfer	2/18/00	\$50.00		(\$50.00)	Transferred

Total UniBucks **\$189.00**

[Click here to apply your UniBucks!](#)




Earned Amount = \$189.00

Done Start Inbox - Microsoft Outlook Palm Desktop Documents - Microsoft Word Welcome to @theU Internet 6:23 PM

The UniBucks account keeps track of the members @theUSM Campus Store purchase history. UniBucks, pending and actual, are displayed here.

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@theU UniBucks Process

Welcome to @theU - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address: http://www.test.atheu.com/

@theU

About @theU
Contact Us
FAQ
Sign Up

UniBucks™ Account

You may apply a minimum of \$25.00 in UniBucks towards any of the loans listed below. Please select a loan and click on the **Apply** button.

Type	Principal	Payment	Next Pmt. Due
Guaranteed	\$4,908.47	\$121.00	3/24/00

UniBucks
\$25.00

If you wish to apply your UniBucks to a different loan, please select your [Servicer](#) here.

ATM

- Apply UniBucks
- UniBuck Account

CAMPUS STORE

- Online Shopping
- Textbooks

CAREER CENTER

- Career Resources

EVENT CENTER

- Download Music
- Concert Info
- Movie Reviews

FINANCIAL AID OFFICE

- Type of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications:
- Federal Loan
- Private Loans
- Parents
- Responsibilities

NEWSPAPER

- Campus News

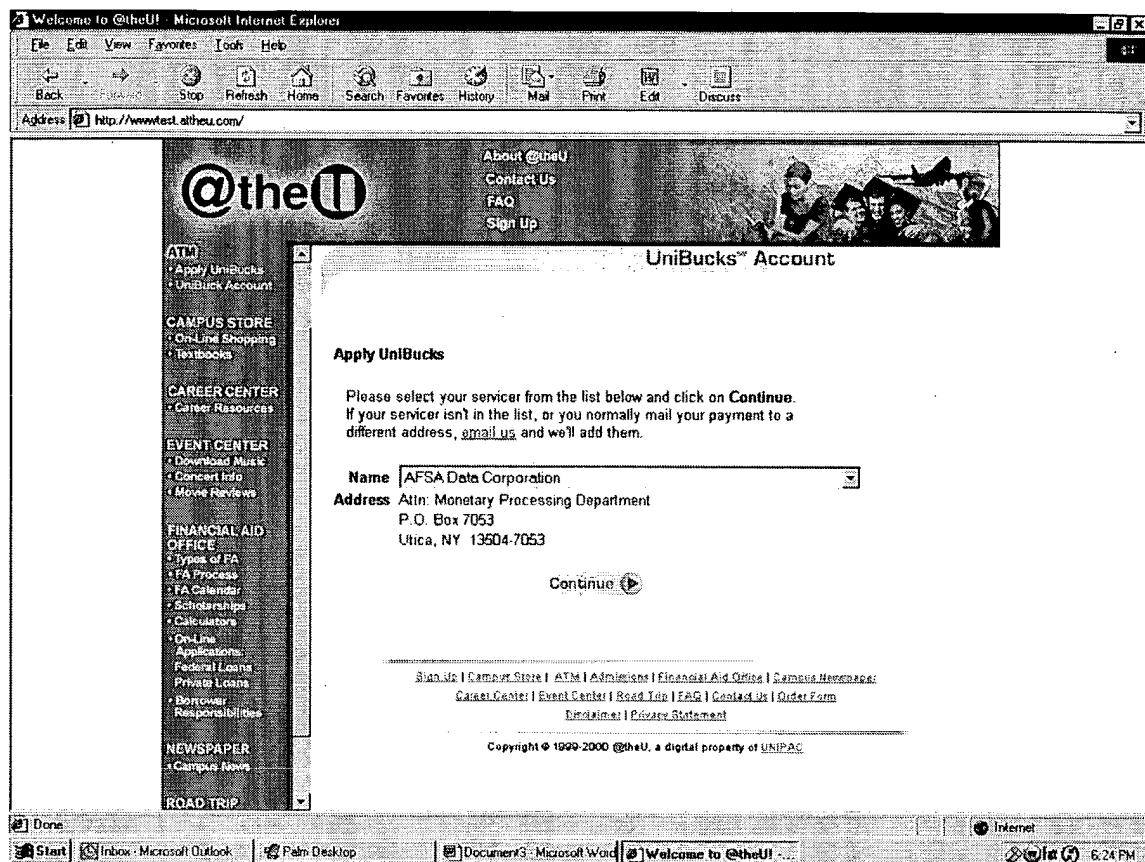
ROAD TRIP

Done Start Inbox - Microsoft Outlook Palm Desktop Document3 - Microsoft Word Welcome to @theU Internet 6:24 PM

Once the member has earned \$25 in UniBucks, they can be applied via the ATM section of @theU. If UniBucks are applied to a UNIPAC serviced loan, the member earns an additional 20% of the applied amount. If the member has a UNIPAC serviced loan, it is displayed here (shown above). They may also apply their UniBucks to a non-UNIPAC serviced loan by clicking on the Servicer link (shown above).

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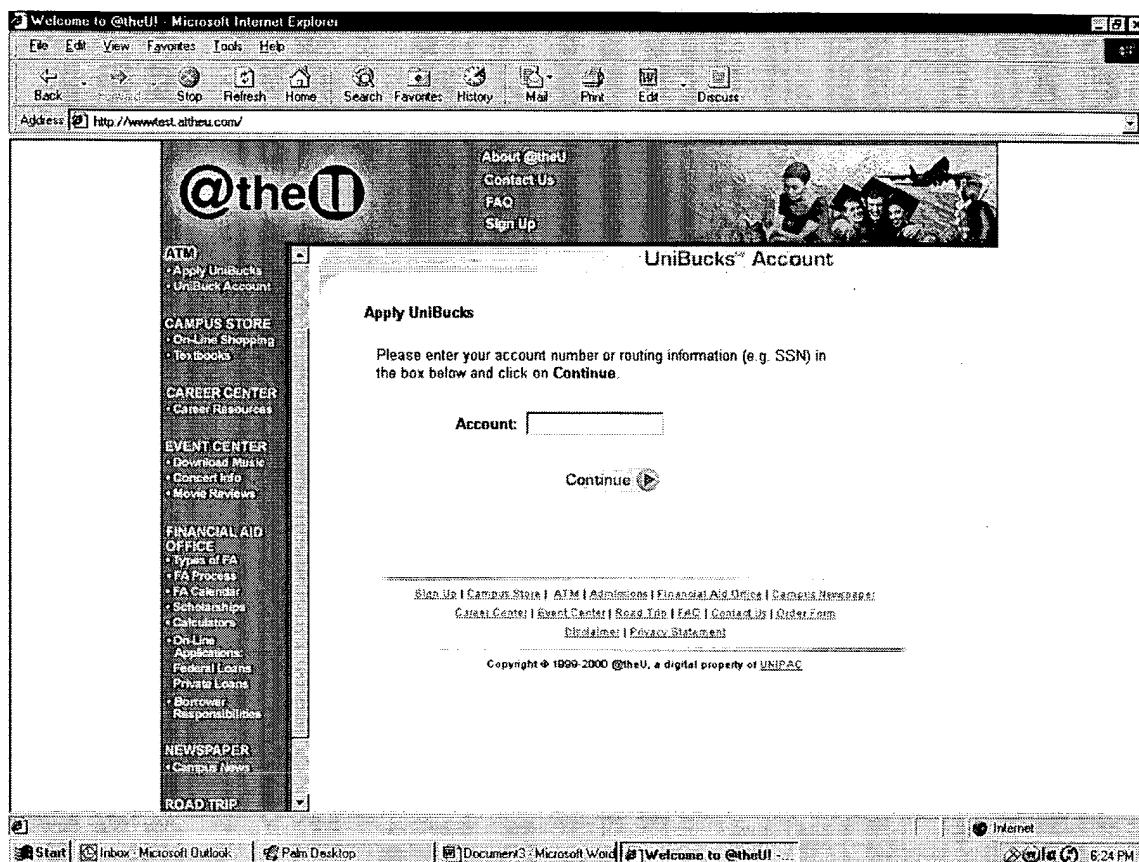
@theU UniBucks Process



@theU members are provided with a list of servicers other than UNIPAC if they would like to apply their UniBucks to a student loan balance that is service elsewhere.

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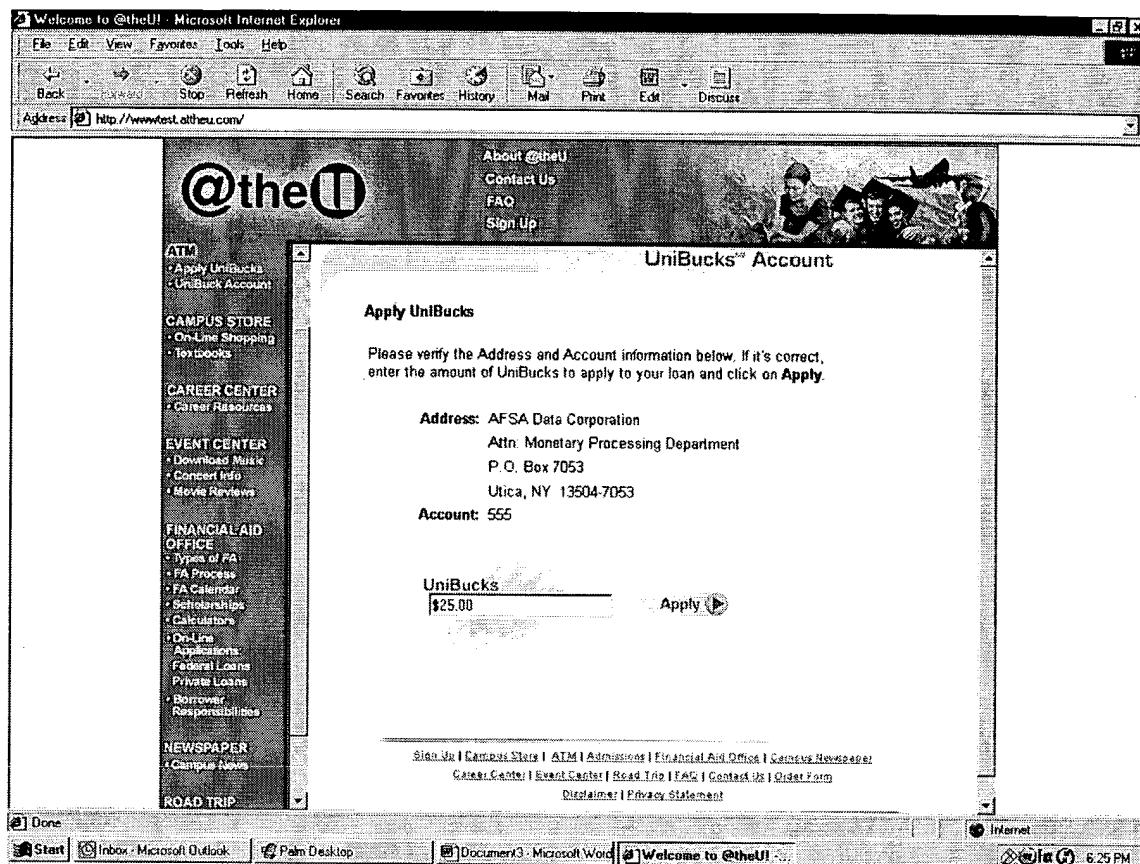
@theU UniBucks Process



If the member is applying their UniBucks to a non-UNIPAC serviced loan, they are asked to enter their account number.

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@theU UniBucks Process



Members are asked to verify the servicer address, account number and UniBucks amount before the payment is applied.

REST AVAILABLE COPY

@theU UniBucks Process

Welcome to @theU - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://www.test.atheu.com/

@theU

About @theU
Contact Us
FAQ
Sign Up

UniBucks® Account

You've Paid Down Your Student Loan!

You have successfully contributed \$25.00 towards your student loan! Please allow 14 business days for your payment to be processed.

Merchant	Date	Amount	Rate	UniBucks	Status
The Store	1/10/00	\$4,000.00	5.0%	\$200.00	Earned
test26	2/18/00	\$20.00		\$20.00	Transfer
test26	2/18/00	\$19.00		\$19.00	Transfer
Transfer	2/18/00	\$50.00		(\$50.00)	Transferred
Payment	3/29/00	\$25.00		(\$25.00)	Applied
				\$164.00	Earned
				\$0.00	Pending
				Total UniBucks	\$164.00

[Click here to apply your UniBucks!](#)

UniBucks®

Done Internet

Start Inbox - Microsoft Outlook Palm Desktop Document3 - Microsoft Word Welcome to @theU 6:25 PM

Once the @theU member verifies that the information is correct, they are shown that their payment has been applied. At this time, UNIPAC will send a check for the redeemed amount to the servicer to credit the borrower's account.

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